

**Information to identify the case:**

Debtor 1	<b>Ricardo Castro</b>	Social Security number or ITIN	xxx-xx-8683
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>20-19558-SLM</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ricardo Castro

6/7/23

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ricardo Castro  
Debtor

Case No. 20-19558-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 07, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2023:

Recip ID	Recipient Name and Address
db	+ Ricardo Castro, 139 Barnett Street, Boonton, NJ 07005-1621
518926753	+ Consumer Portfolio Services, Inc. c/o, Fein Such Kahn & Shepard PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
518926764	+ HomeBridge Financial Services, 222 Chastain Meadows Court, Kennesaw, GA 30144-5820
518926762	+ Homebridge, Attn: Bankruptcy, Po Box 77404, Ewing, NJ 08628-6404
518926765	+ Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 07 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 07 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518926748	Email/Text: BKelectronicnotices@cenlar.com	Jun 07 2023 20:51:00	Cenlar, 425 Phillips Blvd., Ewing, NJ 08628
518926747	Email/Text: BKelectronicnotices@cenlar.com	Jun 07 2023 20:51:00	Cenlar, Po Box 77404, Ewing, NJ 08628
518926742	+ EDI: CAPITALONE.COM	Jun 08 2023 00:37:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518926744	+ EDI: CAPITALONE.COM	Jun 08 2023 00:37:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518935212	+ EDI: AIS.COM	Jun 08 2023 00:37:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518926746	+ EDI: CAPITALONE.COM	Jun 08 2023 00:37:00	Capital One c/o, Carl Zapffe, Esq., 4851 Cox Road, Glen Allen, VA 23060-6293
518926752	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 07 2023 20:51:00	Consumer Portfolio Services, Inc., 19500 Jamboree Rd, Irvine, CA 92612-2437
518926751	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 07 2023 20:51:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
518926754	+ EDI: CCS.COM	Jun 08 2023 00:37:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518926756	+ EDI: CCS.COM	Jun 08 2023 00:37:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
518926759	+ EDI: AMINFOFP.COM	Jun 08 2023 00:37:00	First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518926758	+ EDI: AMINFOFP.COM	Jun 08 2023 00:37:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518926761	+ EDI: RMSC.COM	Jun 08 2023 00:37:00	GRCRB/Empire, C/o Po Box 965036, Orlando, FL

District/off: 0312-2

User: admin

Page 2 of 3

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518926760	+ EDI: RMSC.COM	Jun 08 2023 00:37:00	32896-0001 GRCRB/Empire, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
518926763	+ Email/Text: Bankruptcy@homebridge.com	Jun 07 2023 20:51:00	HomeBridge Financial Services, Attn: Bankruptcy, 194 Wood Avenue South, Ninth Floor, Iselin, NJ 08830-2761
518984097	+ Email/Text: BKelectronicnotices@cenlar.com	Jun 07 2023 20:51:00	HomeBridge Financial Services, Inc., C/O Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
519313093	+ EDI: IRS.COM	Jun 08 2023 00:37:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518926749	EDI: JPMORGANCHASE	Jun 08 2023 00:37:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
518926750	EDI: JPMORGANCHASE	Jun 08 2023 00:37:00	Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101
518954087	+ EDI: JEFFERSONCAP.COM	Jun 08 2023 00:37:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518937720	EDI: Q3G.COM	Jun 08 2023 00:37:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518931032	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 07 2023 20:57:24	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
518926792	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 07 2023 20:57:24	Regional Acceptance Corporation, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
518926793	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 07 2023 20:57:24	Regional Acceptance Corporation, 1424 E Fire Tower Road, Greenville, NC 27858-4105
518926795	+ EDI: WTRRN BANK.COM	Jun 08 2023 00:37:00	Target, Po Box 673, Minneapolis, MN 55440-0673
518926794	+ EDI: WTRRN BANK.COM	Jun 08 2023 00:37:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
518986067	+ EDI: AIS.COM	Jun 08 2023 00:37:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518926796	+ EDI: VERIZONCOMB.COM	Jun 08 2023 00:37:00	Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225
518926797	EDI: VERIZONCOMB.COM	Jun 08 2023 00:37:00	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518926743	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518926745	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518926755	*+	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518926757	*+	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
518926766	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926767	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926768	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926769	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926770	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926771	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926772	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010

District/off: 0312-2

User: admin

Page 3 of 3

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518926773	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926774	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926775	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926776	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926777	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926778	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926779	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926780	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926781	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926782	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926783	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926784	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926785	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926786	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926787	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926788	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926789	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926790	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926791	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010

TOTAL: 0 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2023 at the address(es) listed below:**

Name	Email Address
David G. Beslow	on behalf of Debtor Ricardo Castro yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Ricardo Castro yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Michael J. Milstead	on behalf of Creditor Carrington Mortgage Services LLC bkecf@milsteadlaw.com, bkecf@milsteadlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6